

## **Partnering Helps Elderly Widow To Own Her Future Again**

### **Outline of Need:**

Phyllis Rubeck and her husband owned a home until a few years ago when her husband passed away and their home had to be sold in order to pay off bills. Phyllis then moved into second floor apartment housing occupying an unit with no washer and dryer. This required her to maneuver the stairs and go outside to access the laundry facility which could prove challenging at her age. Additionally, she had no garage for her vehicle, another difficult task at winter time.

### **How Rural Development Helped:**

Partnering of resources made homeownership a reality for Phyllis at age 76. Rubeck's home consists of one of two Prairie Gold Homes that are connected together by site built garages to form a duplex. Nebraska State Penitentiary inmates constructed the homes through the Bar-None Housing program. Funding to develop the duplex was derived from an initial loan from the Nebraska Investment Finance Authority for equipment, tools, and lumber and a substantial grant from the Nebraska Department of Economic Development for operating capital. The duplex was later purchased by the Northeast Housing Initiative (NEHI). Rubeck received her home financing from USDA Rural Development through a direct loan of \$51,730. NEHI kicked in downpayment assistance through a loan of \$25,000. The Federal Home Loan Bank (FHLB) through Prairie Gold Homes, contributed a grant of \$4,000. Readiness, Education, Awareness, Collaborative for Homebuyers and Homeowners (REACH) program educated Rubeck on home buying, credit counseling and home maintenance.

***“Phyllis lives on social security and a part time job income so the leveraging of funds was key to her purchase of an affordable home,” stated Teresa Olander, rural development specialist for USDA Rural Development.***

### **The Results:**

Laurel, Neb. is home to around 1,000 rural residents one of those being Rubeck. Phyllis is living in her 984 sq. ft. two bedroom, one bathroom home now.

***“Having an affordable home that is friendly to elderly living has made my life much easier. I wish to thank USDA Rural Development and its housing partners for making homeownership possible for me,” stated Phyllis Rubeck.***

Her home purchase included a garage, deck, heat pump, water softener, range, refrigerator, dishwasher, first floor laundry with washer and dryer, and a spacious landscaped yard.

***“It’s a dream come true,” stated Phyllis Rubeck. “It is wonderful to live in a place I can call my own and I never thought I would have a home with all new appliances.”***

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**Phyllis at home in Laurel, Nebraska.**

